

FIDELITY BANCORP, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 2435437	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$157	\$139	-11.4%		
Loans	\$105	\$95	-9.6%		
Construction & development	\$13	\$11	-16.5%		
Closed-end 1-4 family residential	\$10	\$8	-11.9%		
Home equity	\$3	\$3	-13.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-33.4%		
Commercial & Industrial	\$18	\$20	13.6%		
Commercial real estate	\$57	\$50	-12.2%		
Unused commitments	\$9	\$9	0.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$7	211.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$14	80.3%		
Cash & balances due	\$15	\$11	-27.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$143	\$125	-12.5%		
Deposits	\$137	\$119	-13.0%		
Total other borrowings	\$6	\$6	0.0%		
FHLB advances	\$6	\$6	0.0%		
Equity					
Equity capital at quarter end	\$15	\$15	-0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.9%	--		
Tier 1 risk based capital ratio	12.3%	13.2%	--		
Total risk based capital ratio	13.6%	14.5%	--		
Return on equity ¹	-1.8%	-13.2%	--		
Return on assets ¹	-0.2%	-1.4%	--		
Net interest margin ¹	4.4%	4.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.1%	39.2%	--		
Loss provision to net charge-offs (qtr)	60.6%	5950.0%	--		
Net charge-offs to average loans and leases ¹	2.8%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.3%	0.1%	2.3%	0.0%	--
Closed-end 1-4 family residential	0.3%	24.0%	0.0%	0.0%	--
Home equity	1.6%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	1.2%	0.2%	0.4%	--
Commercial & Industrial	13.7%	7.6%	2.4%	0.2%	--
Commercial real estate	4.8%	4.3%	0.0%	0.0%	--
Total loans	5.6%	6.1%	0.7%	0.1%	--